

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 06-30978-DOT
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jamie Theresa Williams
PO Box 1194
Mechanicsville, VA 23111

Last four digits of Social–Security or Individual Taxpayer–Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-7567

Employer Tax–Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Jamie Theresa Williams is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: April 18, 2011

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 5
United States Bankruptcy Court
Eastern District of Virginia

In re:
 Jamie Theresa Williams
 Debtor

Case No. 06-30978-DOT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: jonesd
Form ID: B18WPage 1 of 3
Total Noticed: 107

Date Rcvd: Apr 18, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2011.

db +Jamie Theresa Williams, PO Box 1194, Mechanicsville, VA 23111-1194
 cr +Cavalry Portfolio Services, LLC, 500 Summit Lake Dr, Ste 400, Valhalla, NY 10595-2322
 7479712 +AAA Fair Credit Foundation, PO Box 3808, Salt Lake City, UT 84110-3808
 7479728 +AT&T, PO Box 1419, Copperas Cove, TX 76522-5419
 7479729 AT&T Broadband, PO Box 944122, Maitland, FL 32794-0000
 7479715 +All Aboard, 7147 Stonewall Parkway, Mechanicsville, VA 23111-1158
 7479716 +Allied Data Corporation, 13111 Westheimer, Suite 400, Houston, TX 77077-5547
 7479717 +Allied Interstate, 15 Hazel Wood Drive Suite 102, Buffalo, NY 14228-2229
 7479719 +America Online, PO Box 369008, Columbus, OH 43236-9008
 7479722 +American Family Fitness, 5750 Brook Road, Richmond, VA 23227-2276
 7479725 Ashland Medical Center, Virginia Physicians, 100 Medical Drive, Ashland, VA 23005-1125
 7479726 +Ashland Simply Storage, 423A S. Washington Hwy, Ashland, VA 23005-2312
 7479731 Bell Atlantic, P.O. Box 28002, Lehigh Valley, PA 18002-8002
 7479732 +Blockbuster, PO Box 6789, Wilsonville, OR 97070-6089
 7494834 +Bon Secours Memorial Regional Medical Center, c/o Greer P. Jackson, Jr.,
 Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, Virginia 23294-4704
 7479734 +Bundle of Joy Child Developmen, 9550 Kings Charter Drive, Ashland, VA 23005-7939
 7708718 +Bundle of Joy Child Development, P. O. Box 167, Manakin Sabot, VA 23103-0167
 7526187 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste. 3000,
 Southfield, MI 48034)
 7479736 +Cavalry Portfolio Serv, 4050 E Cotton Center Blv, Phoenix, AZ 85040-8861
 10216301 +Cavalry Portfolio Services, 500 Summit Lake Dr Suite #400, Valhalla, NY 10595-2322
 7488929 +Cavalry Portfolio Services, LLC, 7 Skyline Drive, Third Floor, Hawthorne, NY 10532-2156
 7479739 Cold Harbor, Garden Park, Mechanicsville, VA 23111-0000
 7479740 +Collection, 2 Wells Ave, Newton, MA 02455-3246
 7479741 Comcast, PO Box 173908, Denver, CO 80217-3908
 7479742 +Comcast, 5401 Staples Mill Rd, Richmond, VA 23228-5443
 7479743 +Commonwealth Collections, PO Box 2080, Kilmarnock, VA 22482-2080
 7479744 +Commonwealth Collections, P.O. Box 2080, Kilmarnock, VA 22482-2080
 7479745 +Conseco, PO Box 9, Hawthorne, NY 10532-0009
 7479746 +Conseco Bc, 1400 Turbine Drive, Rapid City, SD 57703-4719
 7479747 +Crante State Insurance, 10403 S. Leadbetter Road, Suite B, Ashland, VA 23005-3476
 7479748 +Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
 7977124 ++DT CREDIT CORP, P O BOX 29018, PHOENIX AZ 85038-9018
 (address filed with court: DT Credit Corporation, 1030 N. Colorado St., Gilbert, AZ 85233)
 7479753 +DT Credit, 4020 E Indian School Rd, Phoenix, AZ 85018-5220
 7479750 +Dankos, Gordon & Whitlock, 1360 E. Parham Road, Suite 200, Richmond, VA 23228-2366
 7490177 Direct Loan Servicing Center, US Dept. of Education, P.O. Box 5609,
 Greenville, TX 75403-5609
 7479751 +Doctor Kaliyani, 2103 E. Parham Road, Richmond, VA 23228-2235
 7479752 +Drs. Niamtu, Alexander, Keeny & Harris, PC, 7229 Forest Ave. Suite 103,
 Richmond, VA 23226-3765
 7479754 +Dymacol, P.O. Box 9017, Richmond, VA 23225-0717
 7479755 +Eliot W. Bird, 9658 Kings Charter Drive, Suite 102, Ashland, VA 23005
 7479756 +Fbcs, 841 E Hunting Park Ave, Philadelphia, PA 19124-4800
 7479757 +Fingerhut, Law Offices of Mitchell N. Kay, 7 Penn Plaza, New York, NY 10001-3995
 7479760 +Gilda P Ferguson, 100 Arbor Oak Drive, Suite 101, Ashland, VA 23005-2261
 7479762 +Hanover Emergency Associates, PO Box 2080, Kilmarnock, VA 22482-2080
 7479763 +Hanover Family Phys, 9376 Atlee Station Rd, Mechanicsville, VA 23116-2602
 7479765 +Heilig Meyers Masters, 2425 Commerce Ave Bldg 2, Duluth, GA 30096-8913
 7479766 +Henrico Doctor's Hospital, 9701 Metropolitan Court, Suite B, Richmond, VA 23236-3690
 7479767 +Insurance Doctor, 10403 South Leadbetter Road, Suite B, Ashland, VA 23005-3476
 7479768 +Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
 7479769 +Louisa County Courts, PO Box 452, Louisa, VA 23093-0452
 7479771 +M&M Insurance Agency, PO Box 1106, Richmond, VA 23218-1106
 7479779 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
 (address filed with court: Nco Fin/27, Po Box 7216, Philadelphia, PA 19101-0000)
 7479773 +MCI, PO Box 52251, Phoenix, AZ 85072-2251
 7479774 +MCV Assoc Physicians, 1605 Rhoodmiller St, Richmond, VA 23220-1106
 7479772 +Magazine Inc., College Research Park, PO Box 30402, Lansing, MI 48909-7902
 7479775 Memorial Regional Hospital, PO Box 409601, Atlanta, GA 30384-9601
 7479776 +Misty Pines, 305 A Arlington St., Ashland, VA 23005-2514
 7479777 +Movie Time, 6817 Forest Hill Ave., Richmond, VA 23225
 7479780 +NCO Financial Systems, 891 Elkridge Landing Road, Suite 200,
 Linthicum Heights, MD 21090-2941
 7479781 +NCO Financial Systems, 891 Elkridge Landing Road, Suite 300,
 Linthicum Heights, MD 21090-2942
 7479778 Nationwide, PO 341635, Philadelphia, PA 19101-1635
 7479783 +Obstetrics & Gynecology, 2103 E. Parham Road, Richmond, VA 23228-2235
 7497492 +Obstetrics & Gynecology Associates, Ltd., c/o Edward S. Whitlock, III, Esquire,
 Dankos, Gordon & Whitlock, P.C., 1360 East Parham Road, Suite 200,
 Richmond, Virginia 23228-2366
 7479784 +Peebles Department Sto, 1 Peebles St, South Hill, VA 23970-3320

District/off: 0422-7

User: jonesd
Form ID: B18W

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Total Noticed: 107

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7479785 +Prime Time Rentals, 5206B Nine Mile Road, Richmond, VA 23223-3386
7479786 +Professional Career Dev. Ins., 430 Technology Parkway, Norcross, GA 30092-3406
7479787 +Progressive, Payment Processing Center, PO Box 66058, Auburndale, MA 02466-0002
7479788 +Receivable Management, 4906 Cutshaw Ave Ste 201, Richmond, VA 23230-3630
7479789 +Rent Way, 606 W Southside Plaza, Richmond, VA 23224-1721
7479790 Retrieval Masters Creditors, 2269 Sorth Saw Hill River Rd., Suite 3,
Elmsford, NY 10523-0000
7479791 +Richmond Fitness, 4435 Waterfront Drive, Suite 304, Glen Allen, VA 23060-6166
7479792 +Richmond Health System, Memorial Regional Medical Cent, PO Box 11302,
Richmond, VA 23230-1302
7479793 +Risk MGMT. Alternatives Inc, 1500 Commerce Drive, Mendota Heights, MN 55120-1023
7479794 +Shenandoah Law Firm, PO Box 11845, Roanoke, VA 24022-1845
7479795 +Solomon and Solomon, Columbia Circle Box 15019, Albany, NY 12212-5019
7498987 +T-Mobile Bankruptcy Department, P.O. Box 53410, Bellevue WA 98015-3410
7479798 +Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
7479799 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Us Dept Of Education, 501 Bleecker St, Utica, NY 13501-0000)
7479800 +US Trustee, 600 E Main Street Suite 301, Richmond, VA 23219-2430
7480339 +United States Attorney, Main Street Centre- 18th Floor, 600 East Main Street,
Richmond, Virginia 23219-2416
7479801 VCU Health System-MCV Hosp, PO Box 980462, Richmond, VA 23298-0462
7479803 +Virginia Emergency & Occupatio, PO Box 70699, Richmond, VA 23255-0699
7479804 +Virginia Emergency Phys, PO Box 85080, Lockbox 4387, Richmond, VA 23220-8387
7499308 +World Financial Network National Bank, Peebles, c/o Weinstein & Riley, P.S.,
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339
7479806 +YMCA, 105 N Washington Hwy, Ashland, VA 23005-1621

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
7479723 Fax: 703-433-7292 Apr 19 2011 02:02:14 AOL, P.O. Box 27158, New York, NY 10087-9593
7479713 +Fax: 864-336-7400 Apr 19 2011 04:12:14 Advance America, 7029 Mechanicsville Tpk,
Mechanicsville, VA 23111-7100
7479720 +E-mail/Text: bankruptcy@americancreditbureau.com Apr 19 2011 01:19:34 American Credit Bureau,
1200 N Federal Hwy Ste 2, Boca Raton, FL 33432-2803
7479721 +E-mail/Text: bankruptcy@americancreditbureau.com Apr 19 2011 01:19:34 American Credit Bureau,
1200 N. Federal Highway, Suite 200, Boca Raton, FL 33432-2813
7479724 +EDI: ARROW.COM Apr 19 2011 01:08:00 Arrow Financial Servic, 5996 W Touhy Ave,
Niles, IL 60714-4610
7560596 +EDI: BLINE.COM Apr 19 2011 01:08:00 B-Line, LLC/Sherman Acquisition, LLC,
MCI COMMUNICATIONS SERVICES, INC, Mail Stop 550, 2101 Fourth Ave., Suite 1030,
Seattle, WA 98121-2317
7479730 E-mail/Text: bankruptcy@bbandt.com Apr 19 2011 01:17:28 BB & T, P.O. Box 1290,
Whiteville, NC 28472-0000
7499097 E-mail/Text: bankruptcy@bbandt.com Apr 19 2011 01:17:28 BB&T Bankruptcy Section,
PO Box 1847, Wilson NC 27894-1847
7479735 +E-mail/Text: jraichel@cms-collect.com Apr 19 2011 01:19:51 Capital Management Services,
726 Exchange St, Suite 700, Buffalo, NY 14210-1464
7479737 EDI: CINGMIDLAND.COM Apr 19 2011 01:08:00 Cingular Wireless, P.O. Box 17542,
Baltimore, MD 21297-1542
7479738 +EDI: CMIGROUP.COM Apr 19 2011 01:08:00 Cmi, 4200 International, Carrollton, TX 75007-1930
7479749 +EDI: CMIGROUP.COM Apr 19 2011 01:08:00 Credit Management, 4200 International Pky,
Carrollton, TX 75007-1912
7491695 E-mail/Text: TAMAR.GADE@DRIVETIME.COM Apr 19 2011 01:18:52 DT Credit Corporation,
F.K.A. Ugly Duckling Credit Corp., P. O. Box 29018, Phoenix, AZ 85038-9018
7479758 EDI: RCSFNBMARIN.COM Apr 19 2011 01:08:00 First National Bank, P.O. Box 98873,
Las Vegas, NV 89193-8873
7479764 +EDI: TSYS2.COM Apr 19 2011 01:08:00 Hechts, 111 Boulder Industrial D,
Bridgeton, MO 63044-1241
7479770 +EDI: RESURGENT.COM Apr 19 2011 01:08:00 Lvnv Funding, Po Box 740281,
Houston, TX 77274-0281
7514210 +E-mail/Text: bknotice@ncmllc.com Apr 19 2011 01:17:40 National Capital Management, LLC,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
7897104 EDI: BLINE.COM Apr 19 2011 01:08:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
7479796 +EDI: NEXTEL.COM Apr 19 2011 01:08:00 Sprint, PO Box 1769, Newark, NJ 07101-1769
7479797 +EDI: AISTMBL.COM Apr 19 2011 01:08:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
7499762 +EDI: AFNIVZCOMBINED.COM Apr 19 2011 01:08:00 Verizon, PO Box 25087,
Wilmington, DE 19899-5087
7479802 +EDI: AFNIVZCOMBINED.COM Apr 19 2011 01:08:00 Verizon, P.O. Box 17577,
Baltimore, MD 21297-0513
7479805 +EDI: WESTASSET.COM Apr 19 2011 01:08:00 West Asset Management, 220 Sunset Blvd Ste A,
Sherman, TX 75092-7465

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr DT Credit Corporation
7479759 Fredericksburg Collections
7479782 Northeast Credit Collections

District/off: 0422-7

User: jonesd
Form ID: B18W

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tee* Roundup Funding, L.L.C., MS 550, PO Box 91121, Seattle, WA 98111-9221
7479714 ##+Affiliated Attorneys, 8515 Mayland Drive, Richmond, VA 23294-4701
7479718 ##+Allied Interstate Inc, 435 Ford Rd Ste 800, Minneapolis, MN 55426-1066
7479727 ##+Ashland Woods, 13195 Warwick Blvd., Bldg 2, Newport News, VA 23602-8312
7479733 ##+Bon Secours, P.O. Box 11302, Richmond, VA 23230-1302
7479761 ##+Gold Star Services, PO Box 7642, Charlotte, NC 28241-7642

TOTALS: 3, * 1, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2011

Signature:

